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FTR

**Insurance and Real Estate Committee
Public Hearing, March 15, 2012**

**Testimony in Support of Raised Bill No. 5486
AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR PRESCRIPTION
DRUGS AND BREAST THERMOGRAPHY.**

Senator Crisco, Representative Megna, Senator Hartley, Representative Johnson, Senator Kelly, Representative Sampson and Distinguished Members of the Insurance and Real Estate Committee,

I am requesting that you pass HB5486, An Act Concerning Health Insurance Coverage for Prescription Drugs and Breast Thermography.

I would like to start by thanking you for allowing my testimony today. I am requesting that you pass HB5486, An Act Concerning Health Insurance Coverage for Prescription Drugs and Breast Thermography. I am hoping that my story will shed a little light to what it is like to be a single woman with a chronic disease trying to afford necessary prescription drugs.

I was diagnosed with Multiple Sclerosis one week before my 26th birthday. Although there had been symptoms for years, the final symptom that led to my diagnosis is when my legs stopped working, they literally stopped moving. Not only could I not walk anymore, but I was in severe pain, and continue to live with this pain even today.

I was a 26 year old well educated woman, who had been living on her own and supporting herself since graduating college. I had a good job as a history teacher in New York City, I even helped open a small school in the Bronx, NY with the Bill Gate's Foundation's – New Visions for Education, money. I had benefits and a decent salary, and a whole life ahead of me.

Due to my age and my personal situation with multiple sclerosis, my doctors and I decided that I should immediately go on disease modifying drugs, as well as a host of other prescriptions to help control my pain level. I wanted to continue to live a “normal” life. I wanted to get up every day and go to work, have energy to see my friends, and most importantly, continue to live independently.

Please see other side...

I have now been on the disease modifying drugs for just about 6 years. I have been on three different types each with a different cost. Living with multiple sclerosis is a challenge, but that is just one challenge to having a chronic illness. The other major challenge is figuring out how to pay for all the added costs of having a disease such as multiple sclerosis. Being diagnosed with MS for me was a double shock, not only did I have this disease but my entire life had to change in order to afford to have this disease.

Six years later I now live in Stamford, and have a good job with benefits. I have gotten used to living with MS – the pain, taking the pills, the shots, the infusions, fatigue, etc. I have not gotten used to the cost of having MS. I insist on taking every dose of medicine that the doctors prescribe for me, so that means that other bills are pushed to the side in order to make sure that I can stay healthy. There is a constant juggling of bills to make sure I pay each one as quickly as I can. A huge constant fear is what if I get a surprise expense this month, for example needing new tires or even a parking ticket. I can't afford to rent an apartment in this area so I rent a room in a house and live as inexpensively as I can. I like to believe I am doing well, but the cost of living with a chronic illness sometimes means you are never on top of your expenses, and always plotting out the next paycheck and which bill will get the money.

Being on these medicines allows me to continue going to work each day, but I often have to ask my younger brother to pick up my prescriptions from the pharmacy because I just cannot afford them that month. Although I understand how lucky I am to have family to ask for help, I am also writing to you on behalf of all those who don't have help. I never thought that at the age of 33 I wouldn't be able to afford my bills and I work full time. I also have insurance which is helpful, but the price of co-pays for these medicines is still expensive. I myself spend over \$3,000 on prescription drugs a year and that doesn't include any over the counter medicines, doctor visits, physical therapy or the other many expenses that come with having multiple sclerosis.

Without these medications I doubt my life would be as "normal" as it is. I urge the Insurance and Real Estate Committee to pass HB 5846, An Act Concerning Health Insurance Coverage for Prescription Drugs and Breast Thermography.

Thank you,

Sara Bromley